**Fill in this information to identify the case:**

Debtor 1 Beth C. Cubit fka Beth C Sipler

Debtor 2 Ethan J. Vigneault-Cubit
(Spouse, if filing)

United States Bankruptcy Court of Maryland

Case number 24-13338

# Official Form 410S2

## Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.**

**File this form as a supplement to your proof of claim.** See Bankruptcy Rule 3002.1.

**Name of creditor:** Freedom Mortgage Corporation

**Court claim no**. (if known): 8

**Last four digits** of any number you use to identify the debtor's account: 3522

**Does this notice supplement a prior notice of postpetition fees, expenses, and charges?**

☒ No
☐ Yes. Date of the last notice: _____/____/______

## Part 1: Itemize Postpetition Fees, Expenses, and Charges

**Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.**

| Description | Dates incurred | | Amount |
|---|---|---|---|
| 1. Late charges | | (1) | $ 0.00 |
| 2. Non-sufficient funds (NSF) fees | | (2) | $ 0.00 |
| 3. Attorney's fees | 05/06/2024 Plan review $250 | (3) | $ 250.00 |
| 4. Filing fees and court costs | | (4) | $ 0.00 |
| 5. Bankruptcy/Proof of claim fees | | (5) | $ 0.00 |
| 6. Appraisal/Broker's price opinion fees | | (6) | $ 0.00 |
| 7. Property inspection fees | | (7) | $ 0.00 |
| 8. Tax advances (non-escrow) | | (8) | $ 0.00 |
| 9. Insurance advances (non-escrow) | | (9) | $ 0.00 |
| 10. Property preservation expenses. Specify: | | (10) | $ 0.00 |
| 11. Other. Specify: | | (11) | $ 0.00 |
| 12. Other. Specify: | | (12) | $ 0.00 |
| 13. Other. Specify: | | (13) | $ 0.00 |
| 14. Other. Specify: | | (14) | $ 0.00 |

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor1 Beth C. Cubit fka Beth C Sipler
First Name Middle Name Last Name

Case number *(if known)* 24-13338

## Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Ryan Srnik
Signature

Date 07/30/2024

**Print:** **Ryan Srnik 30811**
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email MDBKR@brockandscott.com

# CERTIFICATE OF SERVICE

I hereby certify that on the 30th day of July, 2024, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the Notice Of Postpetition Mortgage Fees, Expenses, And Charges will be served electronically by the Court's CM/ECF system on the following:

Brian A Tucci, Chapter 13 Trustee

Eric S. Steiner, Debtor's Attorney

I hereby further certify that on the 30th day of July, 2024, a copy of the Notice Of Postpetition Mortgage Fees, Expenses, And Charges was also mailed first class mail, postage prepaid to:

Beth C. Cubit
12102 Overlook Drive
Greensboro, MD 21639

Ethan J. Vigneault-Cubit
12102 Overlook Drive
Greensboro, MD 21639

*/s/Ryan Srnik*
Andrew Spivack, MD Fed. Dist. No. 21497
Ryan Srnik, MD Fed. Dist. No. 30811
M. Christine Maggard, MD Fed. Dist. No. 31067
Attorney for Creditor
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